



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Mercedes Agüero

Debtor,

**Order Filed on August 28, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Case No.: 17-26245

Hearing Date: 9/12/2017 at 10:00 AM

Judge: Vincent F. Papalia

**ORDER TO SHOW CAUSE WHY CASE SHOULD NOT BE DISMISSED  
FOR THE DEBTOR'S FAILURE TO MEET CREDIT COUNSELING REQUIREMENTS**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 28, 2017**

  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

The Court having noted the debtor(s)'s failure to comply with the credit counseling requirements of the Bankruptcy Code as indicated below,

- ☐ The ☐ debtor ☐ joint debtor did not file a Certificate of Credit Counseling with the petition,
- ☐ The ☐ debtor ☐ joint debtor filed a Certificate of Credit Counseling after filing the petition that indicates that the debtor(s) participated in credit counseling after filing their petition,
- ☒ The ☒ debtor ☐ joint debtor filed a Certificate of Credit Counseling indicating that the debtor(s) participated in credit counseling more than 180 before the filing of the petition,

and it is hereby

ORDERED that the ☒ debtor ☐ joint debtor shall appear before the Honorable  
Vincent F. Papalia on September 12, 2017 at 10:00am in Courtroom  
number 3B, 50 Walnut Street, Newark, NJ 07102, to show cause why this  
case should not be dismissed for failure to comply with the credit counseling requirements of the  
Bankruptcy Code.

*new.10/1/15*

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Mercedes Aguero  
Debtor

Case No. 17-26245-VFP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

db +Mercedes Aguero, 509 North 5th Street, Harrison, NJ 07029-1203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2017 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Paul W. Grzenda on behalf of Debtor Mercedes Aguero pgrzenda33@hotmail.com, pgrzenda33@hotmail.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4